



# Medicare and Parkinson's: What You Need to Know

**Tricia Sandiego**, MHS, CHES, PMP, Senior Advisor, AARP, Caregiving & Health

**Lance M. Wilson**, MSS, LSW, C-SWHC, ASW-G, Social Worker & Education and Outreach Coordinator, Jefferson Health Comprehensive Parkinson's Disease and Movement Disorders Center, Parkinson's Foundation Center of Excellence

**Moderator: Adolfo Diaz**, BSBA, PTA, Associate Vice President, Information and Resources

**Thursday, June 24 at 1PM ET**

---

**Better Lives. Together.**



# Medicare 101

## Understanding Your Benefits

Tricia Sandiego, MHS, CHES, PMP, Senior Advisor, AARP,  
Caregiving & Health

---

**Better Lives. Together.**



## Agenda

- Medicare basics
- Medicare choices
- Resources and tools



# The Basics

# What is Medicare?



## A Federal Health Insurance Program for People:

- Age 65 and up
- Under age 65 with certain disabilities
- Any age with end-stage renal disease

# QUIZ: Is Enrollment Automatic?



**A**

Yes

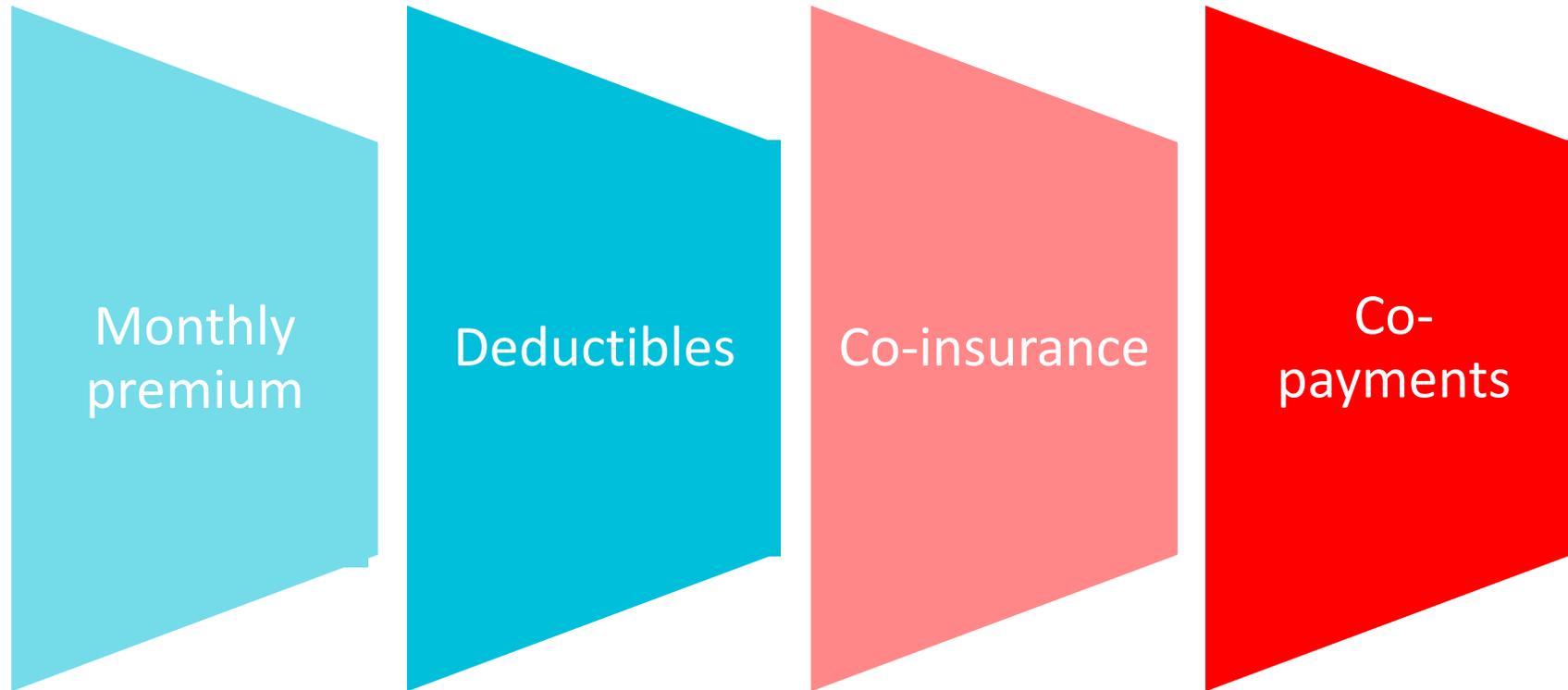
**B**

No

**C**

Depends

# Your Responsibility





## Medicare Does Not Cover

- Vision
- Dental
- Hearing
- Long-term care



## Different Parts of Medicare



## Hospital Insurance

- In-patient hospital care
- Some hospice and home health care
- Some skilled nursing facility care



## Costs 2021

- Typically no premium for Part A
- Deductibles for 2021
  - \$1,484 for days 1-60 of inpatient care
  - Deductible can be applied again for additional hospitalizations after 60 days



## Medical Insurance

- Doctor visits
- Outpatient hospital services
- Durable medical equipment
- Medicare-approved preventive services



## Costs 2021

- Standard premium is \$148.50 per month for those enrolling in 2021
- Premiums go up for those with higher incomes:
  - Individuals who earn more than \$88,000
  - Couples who earn more than \$176,000
- Annual deductible is \$203, and co-insurance is 20% for most services



## Prescription Coverage

- Helps cover the cost of prescription drugs that you pick up at the pharmacy
- Run by Medicare-approved private insurance companies



## 2021 Costs

People enrolled in Part D may pay:

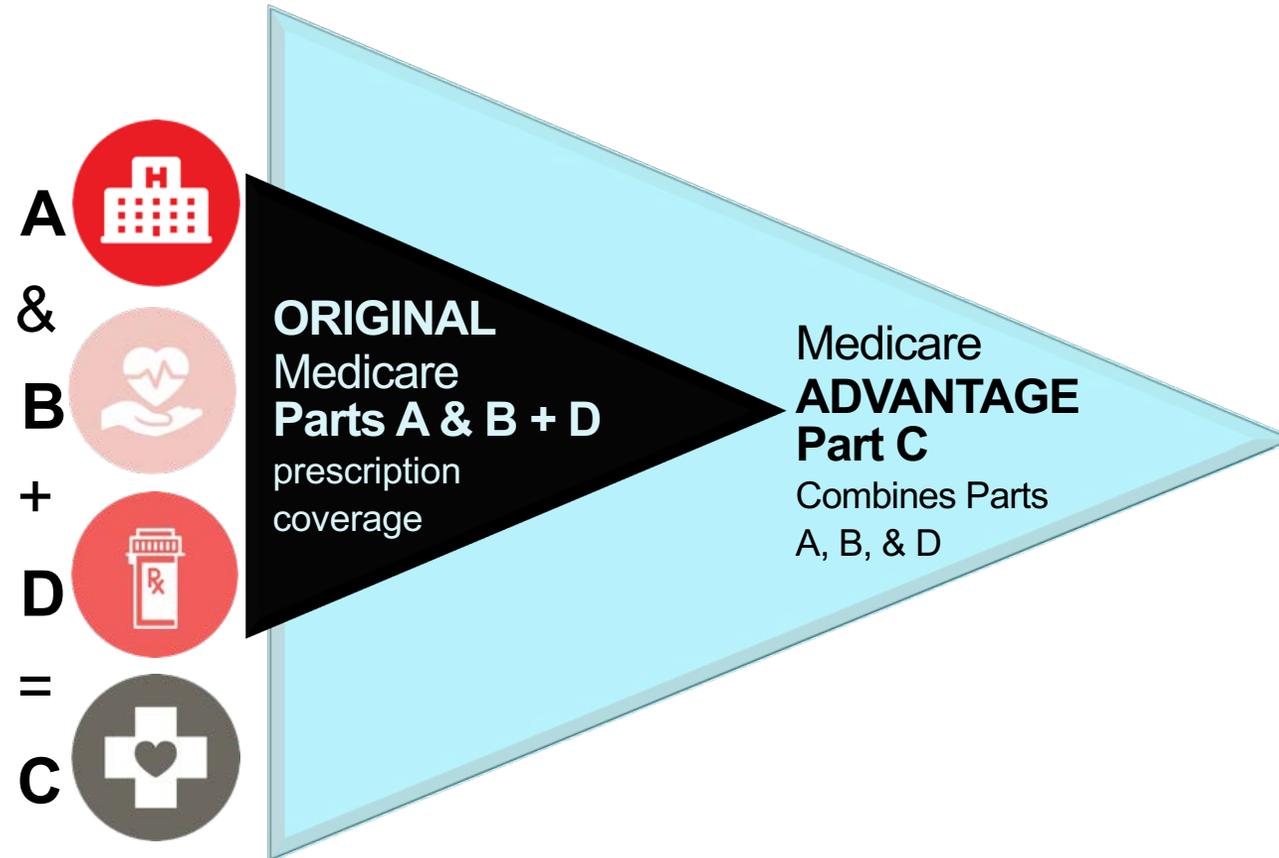
Monthly premiums

Co-payments or co-insurance

Annual deductible up to \$445

- People with higher incomes pay higher Part D premiums

# Medicare Choices



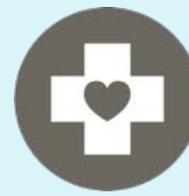
# Original Medicare

- A   
&  
B   
+  
D 
- Fee-for-service
  - Includes Parts A & B
  - Go to any provider that accepts Medicare
  - Choose and join Medicare prescription drug plan for drug coverage

# Medigap Coverage



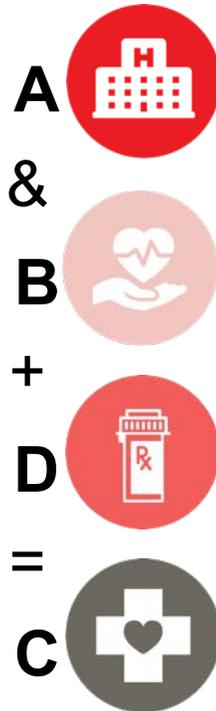
- Supplemental insurance policy
- Sold by private insurance companies
  - Covers gaps for Original Medicare only
  - Deductibles, co-insurance and co-payments
  - Does not work with Medicare Advantage plans
- Up to 10 standardized plans so can compare easily



## How it Works

- Alternatives to original Medicare
- Plans offered by private insurance companies
- All plans include Parts A & B, and in most cases, Part D
- May limit ability to purchase Medigap in the future
- Must live in plan's service area
- May have to use providers in plan's network
- May pay additional premium
- May have to follow insurance company rules such as requiring a referral to see a specialist





## What Does it Cover?

- Includes both Part A (Hospital) and Part B (Medical)
- May include Part D (Prescription Drug Coverage)
- Extra benefits depending on the plan selected

# When Do I Enroll in Medicare?



- If you are receiving Social Security, you automatically are enrolled at age 65
- You can enroll three months before, the month of, or three months after you turn 65
- Late enrollment means you will pay higher Part B & Part D premiums
- Special enrollment periods for people over 65 transitioning from employer-sponsored health coverage

# For Assistance



**medicare.gov**  
**800.633.4227**

---

**State Health  
Insurance  
Assistance Program**

**shiptacenter.org**  
**877.839.2675**





## Conclusion

- Medicare basics
- Medicare choices
- Resources and tools



# Is It Covered & How?

**Lance M. Wilson, MSS, LSW, C-SWHC, ASW-G**

Social Worker / Education and Outreach Coordinator,  
Vickie and Jack Farber Institute for Neuroscience at Jefferson Health  
Comprehensive Parkinson's Disease and Movement Disorders Center,  
Parkinson's Foundation Center of Excellence

---

**Better Lives. Together.**

# Health Care Continuum

- Acute Hospital
- Long-Term Acute Care Hospital (LTACH)
- Acute Inpatient Rehabilitation Hospital
- Subacute/Skilled Nursing Facility (SNF)
- Nursing Home (NH) – Long-Term Care Facility\*
- Assisted Living Facility (ALF)\*
- Home Health
- Outpatient
- Independent Living\*

“\*” Medicare Does NOT Cover

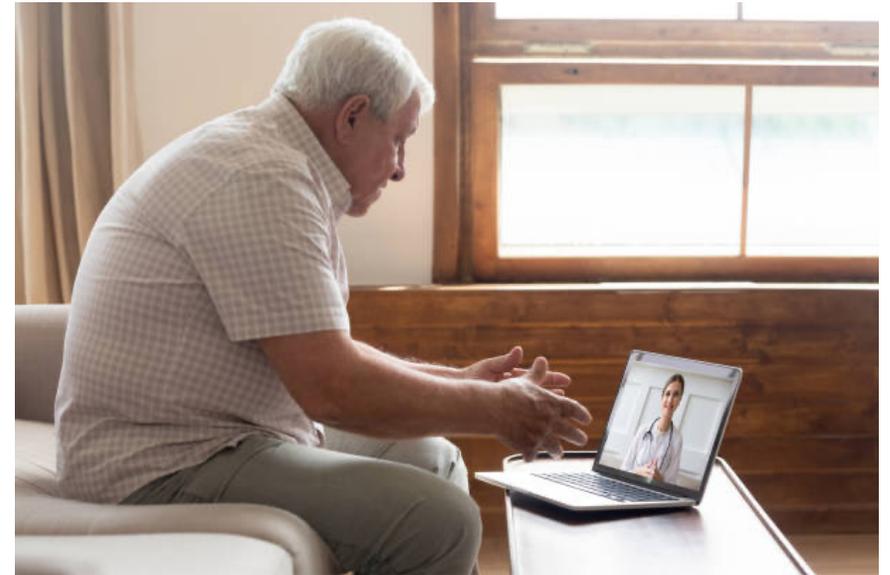


## I'm *most* interested in learning about Medicare coverage for...

- Specialist Care
- Medications
- Medical Equipment
- Home Health Services
- Mental Health Care
- All of the above!

## Movement Disorder Specialist

- Medicare Part B
  - Outpatient Appt – Neurology



## Part “C” vs Part “D”

- Advantage Plan (Bundle)
- Fee-for-Service

## PD Specialty Drugs

- Formulary Exclusion
- Formulary Exception
- Tier – Reduction
- Prior Auth



# Medical Equipment (DME\*)



## Covered DME

- Rolling Walker
- Commode (3:1)
- Rollator / U-Step II Walking Stabilizer
- Manual/Transport Wheelchair
- Motorized Wheelchair / Scooter
- Hospital Beds (Semi vs Full-Elec\*)
- Hoyer Lift
- Enteral Feedings
- Suction Machines

## Not Covered

- Shower Chair
- Lift Chair\*



“5- Year Rule”

- Reimbursement -

\*Durable Medical Equipment

## Skilled

- Nursing
- Physical Therapy
- Occupational Therapy
- Speech Language Pathology

## Non-Skilled

- Home Health Aides
- Medical Social Workers

## In-Home Services vs Home Health



Medicare Cap on Therapy

## Palliative vs Hospice

- Inpatient Unit (IPU)
- Skilled Nursing Facility / Nursing Home
- Home w/ Services
  
- DNR/DNI – Goals of Care
- Advanced Directives / POA



# Maintaining Mental/Emotional Wellness



## Mental Health

- Psychotherapy (Talk Therapy) vs Psychiatry
  - Anxiety
  - Depression
  - Grief
  - Chronic Illness



# In Conclusion...





# Questions & Answers

---

**Better Lives. Together.**

# Part II: Medicare and Parkinson's



## Part I

Thursday, June 24<sup>th</sup>  
1pm ET

---

### Medicare and Parkinson's: What You Need to Know

Tricia Sandiego, MHS, CHES, PMP  
Lance M. Wilson, MSS, LSW, C-SWHC, ASW-G



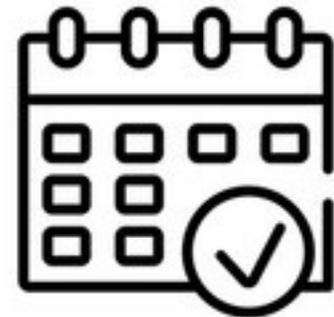
## Part II

Thursday, October 21<sup>st</sup>  
1pm ET

---

### Medicare continued

Jane Sung, JD, Senior Strategic Policy  
Advisor, Public Policy Institute, AARP  
Parkinson's Foundation Speaker - TBD



# Parkinson's Foundation Resources



## National Helpline

Specialists answer calls about all aspects of Parkinson's in addition to helping you locate your local PD trained allied health professional therapist.

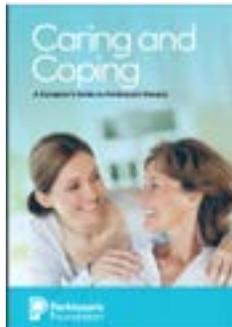
**1-800-4PD-INFO**

[Helpline@Parkinson.org](mailto:Helpline@Parkinson.org)

**Monday – Friday 9 am to 8 pm ET**

## Fact Sheets and Publications

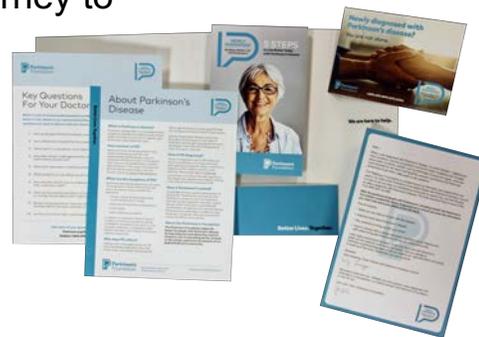
Get the resources and information you need to start living a better life with Parkinson's.



## Newly Diagnosed Kit

Designed to help you get started on your journey to living well with PD.

[Parkinson.org/  
NewlyDiagnosed](http://Parkinson.org/NewlyDiagnosed)



## Aware in Care Hospital Kit

Includes tools and info for people with PD to share with hospital staff during a planned or emergency hospital stay.

[Parkinson.org/AwareInCare](http://Parkinson.org/AwareInCare)



## PDGENERation

Parkinson's Foundation's national initiative that offers genetic testing for relevant Parkinson's-related genes and counseling at no cost.  
[Parkinson.org/PDGeneration](http://Parkinson.org/PDGeneration)



Order on [Parkinson.org/PDLibrary](http://Parkinson.org/PDLibrary) or call the Helpline (1-800-4PD-INFO)

[aarp.org/medicare](https://aarp.org/medicare)

MENU **AARP** Real Possibilities [Join](#) [Renew](#) [Help](#) [Member Benefits](#) ★ [AARP Rewards](#) [Register](#) | [Login](#)

HEALTH  
**Medicare Resource Center**

[Eligibility & Enrollment](#) · [Managing Your Medicare](#) · [Medicare Q&A Tool](#)

**Medicare Made Easy**  
A GUIDE TO CHOOSING YOUR HEALTH COVERAGE

**MEDICARE RESOURCES**

**Online:** Medicare.gov  
**Hotline:** 1-800-MEDICARE (1-800-633-4227)

# Don't go anywhere!



**Your feedback is important to us. Kindly complete our evaluation after the close of this webinar.**